An introduction to our Adviser Partnership Program

We'll help you build a more efficient & profitable financial advice practice

Personal Financial Services

Australian Unity

A partnership where common interests bring uncommon success

The business model traditionally used by licencees is flawed because it does not allow for proper alignment of the interests of the licencees and their financial advisers.

And whenever a licencee and its advisers do not share a common perspective, there will always be tensions, frustrations and, ultimately, failure.

That's why our business model was designed to equally suit both us and our financial advisers from a financial perspective, as well as to ensure that the Australian Unity brand and the brands of each adviser are protected and enhanced through our mutually beneficial partnership.

As a result, we have a vested interest to ensure we help our advisers build more efficient, sustainable, client focused, compliant, future proofed, and profitable practices. We do that by:

- Giving our advisers access to our ever-growing number of referring accountants, mortgage brokers and other centres-of-influence
- Listening to our advisers and then modifying our service offering accordingly to ensure we provide them with the most appropriate and relevant front and back office support
- Providing strategic advice and mentoring on how to run their practices more efficiently – within the regulatory environment of the day – via regular meetings with members of our senior management team (which is one of the most experienced teams in the industry)
- Supporting our advisers with leading edge software, compliance, investment, insurance and technical assistance and training
- Inviting our advisers to participate in our comprehensive, tailored Practice Development Program
- Providing access to our comprehensive library of marketing materials and client educational documents and e-newsletters
- Training advisers on how to build stronger rapport with clients and COIs – leading to higher conversion rates and increases in revenue and profits.

We would welcome the opportunity to share more of the Australian Unity Personal Financial Services story with you.

We believe our strong community history and enviable reputation, as well as our adviser-centric value proposition, provide a compelling and unparalleled opportunity for well-qualified professionals to build a better practice.

And, once you get to know us, we believe you will see that too.

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Our heritage of community service & prudent financial advice makes us a perfect partner for your practice

Your clients will welcome your association with Australian Unity.

Most of your clients already know us as a financial services icon which prides itself on professional, personal service.

In fact, more than anything else, Australian Unity exists to serve its clients.

It is the way we conduct our business now as one of Australia's leading financial services institutions, and the way we have conducted our business for more than 170 years.

This can be traced back to 1840 when one of our forebears Manchester Unity was established as a friendly society.

Manchester Unity's purpose was for its members to make weekly contributions to a common fund, which paid benefits to those members who became ill, lost work, or who otherwise suffered financial hardship.

Back in an era when the government supplied minimal community services and benefits, Manchester Unity provided vital financial security to its members. It was a financial service based on mutual trust and dependability, and it is an ideal Australian Unity still holds true today.

Since those early days, our range of services has evolved to meet the changing needs of our clients, and we now offer private health cover, property and funds management, retirement villages & aged care facilities, insurances and personal financial services.

Our team of experienced personal financial services professionals will give you whatever assistance you require so you can provide your clients with a detailed and totally tailored blueprint for financial success – in any or all of the following areas:

- Financial advice
- Retirement planning
- Superannuation
- Commercial loans
- Equipment finance
- Personal estate planning
- Personal risk insurance
- Wealth creation
- Investments
- Home loans
- Investment loans
- Car finance
- Business estate planning
- Business risk insurance.

While we are a major provider of financial services in Australia with substantial resources, we will always be driven by our community-based values and our heritage of helping Australians to create secure financial futures.

This pedigree and experience, combined with our corporate strength and leading edge strategic advice capability, means we are uniquely placed to help you offer your clients high quality personal financial services… each finely tuned to your clients' particular needs to ensure they achieve their vision of a secure financial future.

After all, the financial wellbeing of you and your clients is at the heart of everything we do.

Our role is to both support and mentor.

Our purpose is to help you build a practice which is more efficient, sustainable, client focused, compliant, future proofed, and profitable.

We are a full service, hands on licencee. We will give you all the support services you need – as well as individual guidance as required by you – to help you manage your practice more efficiently and effectively… and to help you grow your client base, revenues and profits.

This combination of tailored service and mentoring has proven successful with our existing advisers – and is responsible for our unmatched growth in a very difficult operating environment.

The core components of our adviser value proposition include:

1. Participation in our Accountants Partnership Program

This is a priority program which includes advertising and other proven programs to help us find interested accountants. We then select one of our financial advisers who has the relevant skill set and personality to match the needs of the accountant, and we then facilitate a referral relationship between the two parties and assist in the ongoing management of the relationship. This program has been successful up to this point, and we expect additional success as we escalate our marketing to prospective accountants.

In addition, we have been instrumental in assisting our financial advisers in winning and managing referral relationships with accountants they find themselves. Our assistance includes mentoring our advisers, and also where appropriate arranging for one of our senior managers to meet the prospective accountants with our advisers, and then to provide ongoing guidance as required.

Our advisers also have the opportunity to build referral relationships with our team of mortgage brokers.

Our support for advisers with referral relationships extends to the facilitation of automated fee sharing arrangements and reporting.

2. Our extensive Practice Development Program

Our Practice Development Program helps our advisers run smarter and more profitable practices. We help them create administration efficiencies, generate more leads, increase prospect conversion rates, and increase fees per client. The program has 19 modules which range from business planning to client segmentation to Xplan training & development, sales skills training to back office assistance to practice acquisition advice.

The program is delivered by senior AUPFS staff who between them have 123 years of practical experience as financial advisers and in running practices and licencee groups – so you can be assured they understand your needs and your perspective.

3. A strong and trusted brand

The Australian Unity brand has been proven to be a strong and trusted brand for our advisers in generating client leads and converting them to business, and in building referral relationships with centres-of-influence.

Not surprisingly, we witness time and time again that it is an advantage that we are a mutual organisation, rather than being owned by a bank or other large institution.

Importantly, also, our Personal Financial Services brand has remained untarnished while other licencees have suffered through poor investment choices, ownership options and adviser recruitment.

We will continue to safeguard our brand by choosing to remain a nimble, adviser centric, medium sized licencee that is totally focused on the quality of its advisers, not the quantity.

4. A robust and client-focused investment philosophy

Our investment philosophy has been created to help advisers have a point of differentiation in the market and also to ensure that clients receive high quality advice.

The objective of our investment philosophy is to help our advisers to reliably generate the long-term net return their clients require in order to achieve their lifestyle goals, whilst ensuring that investment risk, investment tax and investment fees are all minimised on an ongoing basis.

Our investment philosophy has proven to be a key selling point with accountants, in particular, due to its simplicity, prudence and commonsense approach.

5. A modern fee-for-service model for clients

Our financial advice service is based on a needs based, fee-for-service model – supported by ongoing service with defined standards that builds strong client relationships – where the fees charged to the client are transparent and agreed on with the client. We have always avoided commission based products where possible, and because we have a very modern model we are well positioned to succeed in any regulatory environment in the future.

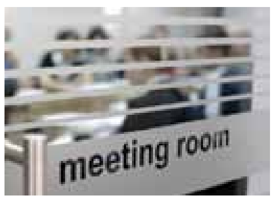
6. Best of breed licencee services

We have developed a suite of support services that is simply not available anywhere else. These services include (but are not limited to):

- Cutting-edge software – including Xplan – that is specifically customised and augmented for us... to make your working life easier
- Technical assistance which is prompt, accurate and client focused – so you can help your clients sooner and with more confidence
- Access to a plethora of high quality marketing and client educational material to help you generate more leads and win more referral relationships with COIs
- Real time advice on how to streamline your risk insurance processes and product selection to save you time and obtain the right results for your clients
- A forward thinking approach to asset allocation which resonates well with clients and so leads to higher conversion rates and more productive client reviews
- Access to PI insurance which is very competitively priced and which has very low excess levels due to our exemplary claims track record
- A responsive para planning service which allows you to spend more time seeing clients rather than formulating SOAs.

7. We will work *with you* on compliance

We believe that compliance isn't a burden, but rather an essential part of the financial advice process. We therefore view our compliance function as a *support team*, whose role is to help you understand – and meet – your compliance obligations. In doing so, we will help you create time and cost efficiencies, and help your business to master best practice.



We’ve aligned our interests with yours… so we can both build a successful future. Together.

In order for us to successfully build our businesses together, we must share and value a similar perspective on the important business issues. To assist us in achieving that alignment – and therefore both our long term goals – we have developed the following principles:

1. Our advisers will share in our long term success.

Without our advisers we cannot succeed. Therefore our advisers will be financially rewarded for the part they play in our success over the long term.

2. Our advisers will build successful practices – and we will help them extract maximum value.

We will support our advisers to build successful businesses by working with them to better manage their practices. When our advisers are ready to retire from the industry, we will support them to help achieve their goals in the sale of their businesses.

3. Our advisers are client focused. So must we be.

To successfully build their practices, our advisers need to be client focused. To help them achieve that in an efficient manner, we will endeavour to always provide our advisers with the right levels of support, advice, services and collateral from our technical, research, marketing and administration teams.

4. Our advisers act in their clients’ best interests – not those of a product provider.

Our advisers do not want to compromise their advice to clients by pushing the barrow of a parent’s platform or managed fund. So to enable our advisers to fully cater to their clients’ needs, we provide a choice of investment administration options, self managed superannuation structures, fund managers, direct investments, term deposits and listed securities.

5. Our advisers will always have good ideas. We will listen.

Our advisers are the life-blood of our business. We have therefore installed a number of formal and informal forums to ensure we are in a position to listen to – and act on – their ideas for improvement to our services.

6. The brands of our advisers are paramount. So is ours.

We will always manage our respective brands with the care they deserve by vigilantly overseeing our training, compliance and marketing programs, and by restricting our growth to a size that enables us to maintain effective communications with our advisers, and allows us to have appropriate visibility over their actions.

For more information

To find out more about how Australian Unity Personal Financial Services could help you build a more efficient and profitable practice, please call or email:

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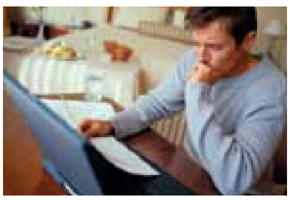
Or visit: **www.australianunitypfs.com.au/advisers**



What some of our advisers say about us…

“I started my practice from scratch two years ago and, despite the worst market conditions in the history of financial advising, I am now writing a significant amount of business each month with a much larger recurring income than I thought I would have at this stage. This would not have been possible without the back office support, technical help, marketing assistance and accountancy referrals I have received from Australian Unity.”

Ross Johnston

“The hardest part about being a financial planner is securing sources of leads. Australian Unity understands that – which is why they developed their Accountants Recruitment Program. They have given me three accountants in just the past six months.”

Andrew McKee

“In just my first week as an adviser with Australian Unity they introduced me to an accountant who agreed to refer their clients to me for financial advice. Australian Unity has made it very easy for me to grow my practice.”

Mima Rahaman

“I feel totally aligned with Australian Unity – they will do almost anything to help me grow my practice.”

Ian Crotty

“Australian Unity knows accountants. They have not only given me accountant and other COI referral relationships, but they have also been instrumental in helping me to activate an accountant I found on my own.“

Karen Ryrie

“What I like about Australian Unity is they listen to advisers, and they use their resources to help us run our practices more efficiently and profitably. On top of that, they are very skilled in helping advisers to think strategically about their practices.”

Michael Misiti

“Australian Unity provides great back office & technical support and their marketing assistance is without peer in this industry. Their Accountants Recruitment Program is fantastic – I already have three successful referral arrangements with accountancy firms as a result of the program.”

Sean Henselis

“I couldn’t be happier with Australian Unity. They have given me referral accountants and a ton of support and guidance. And they do it with a smile.”

Edan Wilson

“Before I joined Australian Unity I was mostly relying on client referrals for new business. But then Australian Unity gave me four referral relationships with accountants and my business is taking off.”

Ian Wright

“The guys at Australian Unity know their stuff – from risk insurance to asset allocation to technical to Xplan development to marketing to referral relationships with accountants. Other groups might say they have this expertise, but they don’t have it with the depth that Australian Unity has.”

George Tsakiris

The Australian Unity Group

- Health Cover
- Healthcare Centres
- Home and Contents Insurance
- Travel Insurance
- Commercial Insurances
- Car Insurance
- Retirement Living
- Managed Funds and Investments
- Retirement Incomes
- Personal Financial Services

Australian Unity Personal Financial Services

- Financial Advice
- Wealth Creation
- Retirement Planning
- Investments
- Superannuation
- Home Loans
- Commercial Loans
- Investment Loans
- Equipment Finance
- Car Finance
- Personal Estate Planning
- Business Estate Planning
- Personal Risk Insurance
- Business Risk Insurance

We'll help you build a more efficient & profitable financial advice practice

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